

United States Bankruptcy Court
Northern District of Alabama

In re:
Gerald Tabb
Misty Tabb
Debtors

Case No. 22-82029-CRJ
Chapter 7

District/off: 1126-8
Date Rcvd: Dec 01, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald Tabb, Misty Tabb, 89 Davistown Rd., Section, AL 35771-7601
tr	+ Judith Thompson, P. O. Box 18966, Huntsville, AL 35804-8966
10994946	+ 1st Franklin Financial, Attn: Bankruptcy, 24833 John T Reid Pkwy, Suite 3-B, Scottsboro, AZ 35768-2343
11003211	Carefree Rental, P.O. Box 1418, Mocksville, NC 27028-1418
11003210	+ Local Finance, 242 S. Broad St., Scottsboro, AL 35768-1731
10994948	++ MID ATLANTIC FINANCE, 4592 ULMERTON ROAD, CLEARWATER FL 33762-4107 address filed with court; Mid-Atlantic Finance Company, 4592 Ulmerton Road, Suite 200, Clearwater, FL 33762
10994960	+ Sun Loan, 201 Veterans Dr Ste 105, Scottsboro, AL 35768-2168

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: john@jlarsenlaw.com	Dec 02 2022 00:16:00	John C. Larsen, Larsen Law, P.C., 1733 Winchester Rd, Huntsville, AL 35811
smg	+ Email/Text: bnc_notices_northern@alnba.uscourts.gov	Dec 02 2022 00:17:00	Richard Blythe, BA Decatur, P O Box 3045, Decatur, AL 35602-3045
10994950	+ Email/Text: caineweiner@ebn.phinsolutions.com	Dec 02 2022 00:16:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
10994951	+ EDI: CAPIO.COM	Dec 02 2022 04:48:00	Capiro Partners, LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
10994952	+ EDI: CCS.COM	Dec 02 2022 04:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
10994953	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 02 2022 00:21:57	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
10994954	+ Email/Text: bknotice@ercbpo.com	Dec 02 2022 00:17:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
10994947	Email/Text: corporatecredit@farmersfurniture.com	Dec 02 2022 00:17:00	Farmers Home Furniture, Attn: Bankruptcy, Po Box 1140, Dublin, GA 31040
10999294	Email/Text: corporatecredit@farmersfurniture.com	Dec 02 2022 00:17:00	Farmers Home Furniture, Attn: Corporate Credit Department, P.O. Box 1140, Dublin, GA 31040
10994955	+ Email/Text: bankruptcies@foxcollection.com	Dec 02 2022 00:17:00	Fox Collection Center, Attn: Bankruptcy, Po Box 528, Goodlettsville, TN 37070-0528
10994956	+ Email/Text: FSBank@franklinservice.com	Dec 02 2022 00:16:00	Franklin Collection Service, Inc., 2978 West Jackson Street, Po Box 3910, Tupelo, MS 38803-3910
10994957	+ Email/Text: bankruptcyemails@hollowaycredit.com	Dec 02 2022 00:16:00	Holloway Credit Solutions, Attn: Bankruptcy, Po Box 230609, Montgomery, AL 36123-0609

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10994958	Email/Text: sher@masinc.org	Dec 02 2022 00:16:00	Merchants Adjustment Service, Attn: Bankruptcy, 56 North Florida St, Mobile, AL 36607
10994959	Email/Text: bankruptcydocs@osla.org	Dec 02 2022 00:16:00	OSLA/Dept of Ed, Attn: Bankruptcy, Po Box 18475, Oklahoma City, OK 73154
11003212	+ Email/Text: Bankruptcy@redfcu.org	Dec 02 2022 00:17:00	Redstone FCU, Attn: Bankruptcy Dept, 220 Wynn Drive, Huntsville, AL 35893-0001
10994949	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 02 2022 00:17:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
10994961	+ EDI: VERIZONCOMB.COM	Dec 02 2022 04:48:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
10994962	+ Email/Text: bk@worldacceptance.com	Dec 02 2022 00:17:24	World Finance Company, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
John C. Larsen	on behalf of Joint Debtor Misty Tabb john@jlarsenlaw.com lori@jlarsenlaw.com;larsenjr86417@notify.bestcase.com
John C. Larsen	on behalf of Debtor Gerald Tabb john@jlarsenlaw.com lori@jlarsenlaw.com;larsenjr86417@notify.bestcase.com
Judith Thompson	judith@al-bk.com AL03@ecfcbis.com
Michele T. Hatcher	ecf@ch13decatur.com treata.shelton@ch13decatur.com;tina.worley@ch13decatur.com

TOTAL: 4

Information to identify the case:

Debtor 1: Gerald Tabb First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-2463 EIN: -----
Debtor 2: Misty Tabb (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-6062 EIN: -----
United States Bankruptcy Court: NORTHERN DISTRICT OF ALABAMA Case number: 22-82029-CRJ7	Date case filed in chapter: 13 11/16/22 Date case converted to chapter: 7 12/1/22

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Gerald Tabb	Misty Tabb
2. All other names used in the last 8 years		
3. Address	89 Davistown Rd. Section, AL 35771	89 Davistown Rd. Section, AL 35771
4. Debtor's attorney Name and address	John C. Larsen Larsen Law, P.C. 1733 Winchester Rd Huntsville, AL 35811	Contact phone 256 859-3008 Email: john@jlarsenlaw.com
5. Bankruptcy trustee Name and address	Judith Thompson P. O. Box 18966 Huntsville, AL 35804	Contact phone 256 880-2217
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	400 Well Street P. O. Box 2775 Decatur, AL 35602	Hours open: 8:00 a.m. – 4:00 p.m. Monday–Friday Contact phone 256-584-7900 Date: 12/1/22

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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7. Meeting of creditors	January 13, 2023 at 09:00 AM	Telephone Conference: 877-336-1829 Access Code: 2434017#
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	DO NOT COME TO THE COURTHOUSE. This meeting will take place by telephone only until further notice. At least five minutes prior to the start of the meeting, dial the telephone number and enter the access code. There is no security code. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible from a quiet location. Do not use a speaker function or place the call on hold. Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/14/23
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	